

Testimony of Susan Lloyd Yolen, Vice President, Public Policy and Advocacy, Planned Parenthood of Southern New England, on Raised Bill 370,

***AN ACT CONCERNING HEALTH CARE PROVIDER LISTS AND AUTHORIZING PREGNANCY AS A QUALIFYING EVENT FOR SPECIAL ENROLLMENT PERIODS.***

Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee, Planned Parenthood of Southern New England would like to express support today for Raised Bill 370 and its provision authorizing pregnancy as a qualifying event for a special insurance enrollment period.

Since the advent of the Affordable Care Act, the importance of coverage for prenatal care has become clearer, and it was named as one of the ten essential preventive health benefits that must be included in plans sold on the health exchange marketplaces. For many who have purchased plans since 2014 through AccessHealthCT, or who are deemed eligible for Medicaid, pregnancy coverage has begun to positively impact our state's maternal morbidity and infant mortality rates.

However, any woman who does not qualify for pregnancy-related Medicaid coverage, who is uninsured and who becomes pregnant outside of the marketplace open enrollment period, may not be able to sign up for health insurance while she's pregnant. While many pregnancies are healthy and uneventful, pregnancy itself can trigger a range of significant health conditions from diabetes to pre-eclampsia, that, left untreated during the prenatal period, may cause grave danger to both woman and fetus. Planned Parenthood supports making pregnancy a qualifying life event that would trigger a Special Enrollment Period.

The serious health risks and high costs associated with pregnancy complications, the continued existence of plans that do not cover maternity care, and the fact that despite dramatic decreases in unintended pregnancy, half of pregnancies in America are unplanned at the time of conception all point to the wisdom of establishing a SEP for pregnancy.

While insurers historically have not allowed special enrollment for pregnancy due to concerns about adverse selection and risk pool destabilization, the decreasing number of women without insurance and the number of plans that offer maternity coverage post-ACA, begin to mitigate these concerns.

Yet without insurance coverage and without medical complications, maternity care and delivery can cost \$10,000 to \$20,000. With medical complications, the cost of care and delivery out-of-pocket could be devastating to a woman and her family. A woman who lacks access to an insurance plan that covers maternity care may forgo prenatal care altogether, because she cannot afford it. The American College of Obstetricians and Gynecologists estimates that pregnancy-related maternal mortality is 3-4 times higher among women who receive no prenatal care than women who receive prenatal care.

A woman who is not planning on becoming pregnant may not realize that her plan does not cover maternity care until she is already pregnant – and it is too late to sign up for marketplace coverage during open enrollment. Almost half of pregnancies are unplanned, making advance enrollment less likely for many women, and making a SEP a vitally important option.

PPSNE asks for your support of Raised Bill 370. Thank you.